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Honorable Judge Karen A. Overstreet  
Hearing Location: Marysville, Courtroom 1  
Hearing Date: October 22, 2014  
Hearing Time: 10:00 am  
Response Date: October 15, 2014

15 UNITED STATES BANKRUPTCY COURT  
16 WESTERN DISTRICT OF WASHINGTON

17 IN RE:

18 SCOTT A MANGUM AND  
19 KRISTIN A MANGUM

20 DEBTORS.

**CHAPTER 7 BANKRUPTCY**

**NO.: 14-16668-KAO**

***PROPOSED***  
**ORDER GRANTING RELIEF FROM**  
**STAY TO BANK OF AMERICA, N.A.**

21 This matter came before the Court upon Bank of America, N.A. ("Movant")'s motion for  
22 relief from stay. The Court considered the motion and any opposition thereto and the matters on  
23 record. It appears for the reasons stated in the motion that the stay should be lifted as to  
24 enforcement of the deed of trust that is the subject of Movant's motion and further as to the  
25

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1 property located at 12006 NE 204th Pl #B201, Bothell, WA 98011 ("Property") and legally  
2 described as set forth in the Deed of Trust attached to the declaration on file with the court.

3 IT IS THEREFORE ORDERED that pursuant to 11 U.S.C. § 362(d), the automatic stay  
4 is terminated as to Movant, so that it may pursue its state remedies to enforce its security interest  
5 in the Property and/or as to enforcement of the deed of trust that is the subject of Movant's  
6 motion. Movant, may, at its option, offer, provide and enter into any potential forbearance  
7 agreement, loan modification, refinance agreement or other loan workout/loss mitigation  
8 agreement and may contact the Debtor via telephone or written correspondence to offer such an  
9 agreement, which shall be non-recourse unless included in a reaffirmation agreement. It is also  
10 ordered that the terms of the Note and Deed of Trust shall control as to assessment of any  
11 reasonable fee associated with the Motion for Relief. It is further ordered that the order shall be  
12 effective immediately notwithstanding the provisions of F.R.B.P 4001(a)(3) and that the order  
13 shall be effective as to any chapter under which the present case may be converted absent further  
14 order of this court.

15  
16 /// End of Order ///

17 Presented By:

18 By: \_\_\_\_\_  
19 Jennifer L. Aspaas, WSBA# 26303  
20 Attorney for Movant  
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